

From: [Janice Smestad](#)
To: [Comments;](#)
CC:
Subject: Walmart public Hearings
Date: Monday, April 10, 2006 8:34:04 AM
Attachments:

Dear Robert Feldman,

I have just been informed that Walmart has applied to become a lending institution. I must tell you that I am horrified at the idea. With the financial power that they have, they will change the entire retail banking industry in the same way that they have impacted the entire retail industry thus far.

Walmart has demonstrated time and again that they portray themselves as a company that is interested in people and the community when in fact the opposite is true based on their actual behavior.

Allowing them to move into the financial sector would be an abomination.

I most strongly urge you to deny Walmarks application.

Sincerely

Janice Smestad

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